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Substitute for form 1449/PTO				Complete if Known		
				Application Number	10/815,190-Conf. #7517	
INF	ORMATIO	N DIS	CLOSURE	Filing Date	March 31, 2004	
STA	TEMENT	BY A	PPLICANT	First Named Inventor	Kathleen Tyson-Quah	
				Art Unit	3696	
	(Use as many s	sheets as r	necessary)	Examiner Name	F. Poinvil	
Sheet	1	of	2	Attorney Docket Number	320529195US5	

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No.1	Document Number  Number-Kind Code <sup>2</sup> ( if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
		7,346,575	03-18-2008	Ahles et al.		
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FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document  Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (# known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear		
		WO 99/05633		Main Street Marketing	O. Holosala Higaroo Papaa		
						H	
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						F	

Examiner	·		Date	
Signature			Considered	

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at <a href="www.uspto.gov">www.uspto.gov</a> or MPEP 901,04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

PTO/SB/08b (07-09)

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Substitute for form 1449/PTO				Complete if Known		
	,			Application Number	10/815,190-Conf. #7517	
11	<b>NFORMATIO</b>	N DI	SCLOSURE	Filing Date	March 31, 2004	
S	TATEMENT	BY A	APPLICANT	First Named Inventor	Kathleen Tyson-Quah	
				Art Unit	3696	
	(Use as many s	sheets as	necessary)	Examiner Name	F. Poinvil	
Sheet	2	of	2	Attorney Docket Number	320529195US5	

	NON PATENT LITERATURE DOCUMENTS					
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>			
		Hollis, "Managing payment system risk: to keep financial protection unbroken, coordinate safety plans with bank," Corporate Cashflow Magazine, v. 13, n. 10, pp. 28-50. Sept 1992.				

Examiner	Date
Signature	Considered

<sup>\*</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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